

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53705

Morton & Craig LLC

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for AmeriCredit Financial Services, Inc. dba
GM Financial



Order Filed on June 23, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 22-18083

In Re:

James Alfred Ross, 2nd
Kendra L. Shafer-Ross

Judge: (CMG)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH
DEBTOR'S CHAPTER 13 PLAN AND ADEQUATE PROTECTION PAYMENTS**

The relief set forth on pages number two (2) through three (3) is hereby **ORDERED**.

DATED: June 23, 2023

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: James and Kendra Ross / 53705

Case No: 22-18083

Caption of Order: Order for secured amount to be paid through debtor's chapter 13 plan and adequate protection payments

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial with the appearance of Cory F. Woerner, Esquire on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial ("GM Financial")
is the holder of a first purchase money security interest encumbering a 2015
Chevrolet Silverado 1500 bearing vehicle identification number
1GCVKREC7FZ229030.**
- 2. That the secured amount that GM Financial shall be paid through the debtor's
plan shall be \$30,815.46. This amount is reached using the net loan balance of
\$24,624.13, amortized at 10% over 49 months, plus interest and late charges
totaling \$721.62.**

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Debtor: James and Kendra Ross / 53705

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- 3. That the Chapter 13 Trustee is hereby directed to make monthly adequate protection payments to GM Financial in the amount of \$309.00.**

Adequate protection payments to GM Financial shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to GM Financial. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to GM Financial until the remaining counsel fees have been paid. The debtor shall receive a credit for all adequate protection payments made against the total amount to be received by GM Financial through the plan.
- 4. That GM Financial shall retain its lien on the vehicle until it has been paid in full through the plan and the debtor completes the plan and receives a discharge. Title shall be turned over within 30 days of discharge.**

In re:
James Alfred Ross, 2nd
Kendra L. Shafer-Ross
Debtors

Case No. 22-18083-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 23, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James Alfred Ross, 2nd, Kendra L. Shafer-Ross, 128 Rittenhouse Dr, Willingboro, NJ 08046-2573

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Please consult attorney referral letter dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor First Home Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Lee Martin Perlman	

District/off: 0312-3

User: admin

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Date Rcvd: Jun 23, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor James Alfred Ross 2nd ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Kendra L. Shafer-Ross ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8